Veterans Administration

COMPLETED 30

Servicemen's and Veterans Group Life Insurance Programs

Twentieth Annual Report

Year Ending June 30, 1985

Supervised by the Administrator of Veterans Affairs

Department of Veterans Benefits

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GENERAL PROGRAM INFORMATION

SGLI (SERVICEMEN'S GROUP LIFE INSURANCE)

On September 29, 1965, legislation was enacted which provided up to $10,000 group life insurance to members on active duty in the uniformed services defined in the law as the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and NOAA (National Oceanic and Atmospheric Administration).

Coverage was limited to persons on active duty and continued for 120 days following separation from service. On June 25, 1970, the maximum amount of insurance was increased to $15,000 and part-time coverage was extended to all Reservists, to members of the National Guard and ROTC members while engaged in authorized training duty. On June 20, 1972, cadets and midshipmen of the four service academies were included for full-time coverage.

Effective May 24, 1974, a law was passed which substantially liberalized and extended the SGLI (Servicemen's Group Life Insurance) program and introduced a new program, VGLI (Veterans' Group Life Insurance). This law, known as the Veterans' Insurance Act of 1974, provided for the following:

a. The maximum amount of insurance was increased to $20,000.

b. Full-time coverage was extended to members of the Ready Reserves who are scheduled each year to perform at least 12 periods of inactive duty training creditable for retirement purposes.

c. Retired Reservists who have completed 20 years of creditable service toward retirement were made eligible for coverage provided they have not received their first increment of retirement pay and have not yet reached 61 years of age.

d. It established a new insurance program known as VGLI (Veterans' Group Life Insurance).

On October 17, 1981, Public Law 97-66 was enacted. This law increased to $35,000 the maximum amount of insurance available under the SGLI and VGLI programs, effective December 1, 1981.

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VGLI (VETERAN'S GROUP LIFE INSURANCE)

VGLI provides nonrenewable 5-year term insurance coverage in the amount of $5,000, $10,000, $15,000, or $20,000. No more than $20,000 of combined SGLI and VGLI can be carried at one time. (For individuals separated on or after December 1, 1981, the maximum amount of VGLI available is $35,000.)

This low-cost group insurance is available to all veterans separated from active duty, usually at the end of their 120-day free SGLI coverage, but only for an amount equal to or less than the amount of their terminating SGLI.

At the end of the term period of VGLI insurance, the veteran has the right to obtain an individual life insurance policy at standard rates from any company participating in the SGLI program. Since evidence of health is not required, this is a valuable right to a disabled veteran who might otherwise be required to pay an extra premium to obtain commercial insurance, or might be uninsurable at any price.

PREMIUMS PAYABLE

Active Duty and Ready Reservists pay at the rate of 8 cents a month per $1,000 or $2.80 a month for $35,000 of insurance.

Retired Reservists pay at a monthly rate according to their age bracket:

	MONTHLY PREMIUM
Less than 40	30 cents per $1,000 or $10.50 for $35,000
40 but less than 50	40 cents per $1,000 or $14.00 for $35,000
50 and over	50 cents per $1,000 or $17.50 for $35,000

Those insured under VGLI pay at a monthly rate according to their age bracket:

	MONTHLY PREMIUM
Less than age 35 at issue	17 cents per $1,000 or $5.95 for $35,000
35 and over at issue	34 cents per $1,000 or $11.90 for $35,000

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Reservists with part-time coverage pay an annual rate of 10 cents per $1,000, or $3.50 once a year for $35,000.

These premiums are subject to change in accordance with actual experience.

SOME ADMINISTRATIVE INFORMATION

These programs are administered by a commercial primary insurer, The Prudential Insurance Company of America, Newark, New Jersey, and are supervised by the Veterans Administration.

The insurance is reinsured on a formula basis prescribed by the Administrator with as many qualifying commercial companies as elect to participate. During the year, 310 companies were participating in the program as reinsurers and converters, and an additional 24 were participating as converters only.

SGLI premiums for active duty service personnel, Ready Reservists and Reservists with part-time coverage are deducted from their pay and remitted by each uniformed service to the Veterans Administration, which in turn remits them to the primary insurer.

Veterans insured under VGLI and insured Retired Reservists must send their premiums to the Office of Servicemen's Group Life Insurance (OSGLI), 213 Washington Street, Newark, New Jersey 07102. Applications and information for such insurance may also be obtained at this address or by contacting any VA regional office.

HIGHLIGHTS OF ANNUAL REPORT

GENERAL

The favorable mortality experience which brought about reductions in premium rates for the Active Duty and Ready Reservists in July 1978, July 1982, and July 1984 continued through the 1985 policy year. This continued favorable experience resulted in a small increase in contingency reserves even with the July 1, 1984, premium reduction. The premiums paid by Retired Reservists and VGLI together with other income continued to be insufficient to pay for costs. Approximately $60.1 million has been transferred to date from the SGLI contingency reserve for the Retired Reservists. Similarly, $137.8 million has been transferred from SGLI to VGLI.

Since the end of policy year 1982, the primary insurer has remitted $92.3 million in excess contingency reserves to the policyholder. These

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funds with interest are invested in U.S. Government securities in the SGLI Revolving Fund. These transfers were made under the provision of 38 U.S.C. 771 and Article I, Section 8(C) of the Group Policy.

CLAIM COSTS

The total dollar amount of claims incurred during the year, including an estimate for claims unreported at the end of the year, was, in round figures, $154,300,000. Since the beginning of the program, the cumulative total of claims has been $2,560,200,000.

The mortality experience developed in detail on pages 10 through 18 shows the following summary death rates:

Experience	Annual Death Rate per 1,000
Active Duty	1.01
120-Day Post-Separation Period	2.13
Combined Active Duty and Post-Separation	1.08

EXTRA HAZARD COSTS

During the Vietnam era, the Government paid the cost of all claims above the normal peacetime level of the uniformed services. From the start of the program, the Government has contributed over $508 million for deaths due to combat.

DATA ON NUMBER AND AMOUNT OF INSURANCE

At the end of the policy year, there were about 3,435,000 members covered under SGLI for $119.4 billion of insurance; included in these figures were an estimated 1,007,000 Reservists covered for $35.1 billion full-time coverage, and 28,069 Retired Reservists covered for $0.8 billion.

Not included in the above figures are 259,093 members covered under the Veterans' Group Life Insurance program for approximately $7.3 billion of insurance.

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SGLI (SERVICEMEN'S GROUP LIFE INSURANCE)

(Active Duty; Ready and Part-Time Reservists; 120-Day Post-Separatees)

STATEMENT OF OPERATIONS
(Accrual Basis)

INCOME	Policy Year 1985	Cumulative From Sept. 29, 1965
SERVICE PERSONNEL PREMIUMS	$108,727,060	$2,112,730,965
These are incurred service personnel premiums, all of which are remitted to the primary insurer with the exception of $484,724 for the PY and $7,820,303 *cumulative.		
EXTRA HAZARD PAYMENTS	$ 0	$ 508,247,406
This is the amount required by law for extra hazard.		
INTEREST EARNED	$ 42,931,414	$ 259,741,415 1/
This is the interest earned on the invested funds, less any interest paid to beneficiaries or credited to the conversion pool fund.		
TOTAL	$151,658,474	$2,880,719,786 1/
DISPOSITION OF INCOME		
DEATH CLAIMS	$126,341,941	$2,284,627,618
This is the face amount of all death claims incurred, including an estimate for those unreported.		
NET COST OF EXTRA MORTALITY ON CONVERSIONS	$ –1,709,213	$ 27,206,380
This is the amount deposited in or refunded from the conversion pool for substandard conversions.		

**These amounts are VA expenses. The Retired Reserve portions are $100,502 for the PY and $1,179,330 cumulative. The VGLI portions are $261,386 and $2,449,571.*

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STATEMENT OF OPERATIONS—Continued

DISPOSITION OF INCOME—Continued	Policy Year 1985	Cumulative From Sept. 29, 1965
EXPENSES OF ADMINISTRATION	$ 1,488,723	$ 24,942,908
These are the VA's and the primary insurer's expenses and all reinsurers' expenses and risk charges. VA's expenses were $122,836 for the PY and $4,191,402 cumulative.		
TAXES AND FEES	$ 1,924,030	$ 44,007,223
These are premium taxes, licenses, and fees payable to States.		
DEPOSIT OR ADJUSTMENT TO POST-SEPARATION INSURANCE SUBFUND . .	$ −171,108	$ 2,288,123
This is the amount deposited in or refunded from the subfund for those in the separation period at the end of the PY.		
TRANSFER TO RETIRED RESERVES . .	$ 4,300,576	$ 60,098,930
TRANSFER TO VGLI	$ 15,554,114	$ 137,826,435
CONTINGENCY RESERVE	$ 3,929,411	$ 299,722,169* 1/
This is a balancing figure.		
TOTAL	$151,658,474	$2,880,719,786 1/

**$92,276,246 of the Contingency Reserve was deposited in the revolving fund established under title 38, United States Code, section 769(d)(1) in the Treasury of the United States, as a return of premium. These funds have been invested by the Secretary of the Treasury in special interest-bearing obligations of the United States.*

1/ Includes increase adjustment in interest earned of $1,641,526 on June 30, 1984, cumulative.

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RETIRED RESERVES

STATEMENT OF OPERATIONS
(Accrual Basis)

INCOME	Policy Year 1985	Cumulative From May 24, 1974
PREMIUMS	$ 4,670,125	$ 43,684,046
These are incurred premiums remitted directly to the primary insurer.		
TRANSFER FROM SGLI	$ 4,300,576	$ 60,098,930
INTEREST EARNED	$ –2,860,021*	$ –13,882,000*
TOTAL	$ 6,110,680	$ 89,900,976
DISPOSITION OF INCOME		
DEATH CLAIMS	$ 5,140,000	$ 58,186,199
This is the face amount of all death claims incurred including an estimate for those unreported.		
EXPENSES OF ADMINISTRATION	$ 634,979	$ 5,008,620
These are the VA's and the primary insurer's expenses and all reinsurers' expenses and risk charges. VA's expenses were $100,502 for the PY and $1,179,330 cumulative.		
TAXES AND FEES	$ 81,807	$ 858,860
These are premium taxes, licenses and fees payable to States.		
TERM TO AGE 60 RESERVE	$ 253,894	$ 25,847,297
CONTINGENCY RESERVE	$ 0	$ 0
TOTAL	$ 6,110,680	$ 89,900,976

**Represents a charge (lost opportunity cost in the form of interest earnings) for the funds transferred from the Active Duty and Ready Reserve portion of the SGLI program. The transfers were necessary because disbursements exceeded net income for Retired Reserves.*

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VGLI (VETERANS' GROUP LIFE INSURANCE)

STATEMENT OF OPERATIONS
(Accrual Basis)

INCOME	Policy Year 1985	Cumulative From Aug. 1, 1974
PREMIUMS	$ 19,763,058	$ 196,766,205
These are incurred premiums remitted directly to the primary insurer.		
EXTRA MORTALITY COST	$ 0	$ 4,798,895
This is the amount required to pay service-connected retro VGLI claims.		
TRANSFER FROM SGLI	$ 15,554,114	$ 137,826,435
INTEREST EARNED	$ –4,187,127	$ –11,300,902*
TOTAL	$ 31,130,045	$ 328,090,633
DISPOSITION OF INCOME		
DEATH CLAIMS	$ 22,848,264	$ 217,375,940
This is the face amount of all death claims incurred, including an estimate for those unreported.		
NET COST OF EXTRA MORTALITY ON CONVERSIONS	$ 1,039,161	$ 25,941,564
EXPENSES OF ADMINISTRATION	$ 5,712,475	$ 46,093,167
These are the VA's and the primary insurer's expenses and all reinsurers' expenses and risk charges. VA's expenses were $261,386 for the PY and $2,449,571 cumulative.		
TAXES AND FEES	$ 347,280	$ 4,031,146
These are premium taxes, licenses and fees payable to States.		
5-YEAR TERM RESERVE	$ 948,246	$ 11,952,704

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STATEMENT OF OPERATIONS—Continued

DISPOSITION OF INCOME—Continued	Policy Year 1985	Cumulative From Aug. 1, 1984
RESERVE FOR FUTURE CONVERSION COSTS	$ 234,619	$ 22,696,112
CONTINGENCY RESERVE	$ 0	$ 0
TOTAL	$ 31,130,045	$ 328,090,633

**Represents a charge (lost opportunity cost in the form of interest earnings) for the funds transferred from the Active Duty and Ready Reserve portion of the SGLI program. The transfers were necessary because disbursements exceeded net income for VGLI.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Service Personnel on Active Duty

Exposure Period: 3-Calendar Years 1982-1984

(All Exposure and Deaths for Post-Separation Period Excluded)

Age Group	ARMY Annual Death Rate Per 1,000 Total	ARMY Annual Death Rate Per 1,000 Accidental	ARMY No. of Deaths	NAVY Annual Death Rate Per 1,000 Total	NAVY Annual Death Rate Per 1,000 Accidental	NAVY No. of Deaths
17-19	1.02	0.86	297	0.97	0.82	184
20-24	1.03	0.89	939	1.14	0.99	796
25-29	0.96	0.77	494	0.92	0.76	333
30-34	0.80	0.59	246	0.73	0.51	159
35-39	1.03	0.52	217	0.95	0.55	151
40-44	1.53	0.56	141	1.15	0.40	80
45-49	1.78	0.37	57	1.56	0.42	37
50 & Over	3.69	0.76	34	2.60	0.25	21
Total All Ages	1.02	0.76	2,425	1.02	0.79	1,761

Age Group	COAST GUARD Annual Death Rate Per 1,000 Total	COAST GUARD Annual Death Rate Per 1,000 Accidental	COAST GUARD No. of Deaths	PUBLIC HEALTH AND NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION Annual Death Rate Per 1,000 Total	PUBLIC HEALTH AND NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION Annual Death Rate Per 1,000 Accidental	PUBLIC HEALTH AND NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION No. of Deaths
17-19	*	*	*	0.00	0.00	0
20-24	1.09	0.99	53	0.00	0.00	0
25-29	0.49	0.42	14	0.75	0.75	2
30-34	0.70	0.57	11	0.22	0.22	1
35-39	*	*	*	0.48	0.24	2
40-44	*	*	*	1.40	1.05	4
45-49	*	*	*	1.17	0.58	2
50 & Over	*	*	*	3.60	0.00	6
Total All Ages	0.83	0.68	99	0.94	0.44	17

**10 or fewer deaths.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Service Personnel on Active Duty

Exposure Period: 3-Calendar Years 1982-1984

(All Exposure and Deaths for Post-Separation Period Excluded)

	AIR FORCE			MARINE CORPS		
	Annual Death Rate Per 1,000			Annual Death Rate Per 1,000		
Age Group	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.81	0.69	107	1.39	1.27	156
20-24	0.82	0.74	523	1.73	1.61	496
25-29	0.70	0.58	276	1.71	1.52	180
30-34	0.66	0.52	185	1.26	1.12	63
35-39	0.76	0.42	168	0.92	0.68	27
40-44	1.04	0.35	106	1.45	0.51	17
45-49	1.30	0.40	39	3.52	1.10	16
50 & Over	2.32	0.85	19	*	*	*
Total All Ages	0.79	0.60	1,423	1.60	1.42	958

	TOTAL ALL SERVICES		
	Annual Death Rate Per 1,000		
Age Group	Total	Accidental	Deaths
17-19	1.03	0.88	750
20-24	1.09	0.96	2,807
25-29	0.92	0.76	1,299
30-34	0.76	0.58	665
35-39	0.89	0.49	568
40-44	1.25	0.45	356
45-49	1.62	0.42	153
50 & Over	2.91	0.62	85
Total All Ages	1.01	0.79	6,683

**10 or fewer deaths.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Officers and Warrant Officers on Active Duty

Exposure Period: 3-Calendar Years 1982-1984

(All Exposure and Deaths for Post-Separation Period Excluded)

	ARMY			NAVY		
	Annual Death Rate Per 1,000			Annual Death Rate Per 1,000		
Age Group	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	*	*	*	*	*	*
20-24	0.77	0.68	27	1.39	1.39	31
25-29	0.69	0.60	56	1.12	1.07	66
30-34	0.62	0.49	45	0.53	0.49	25
35-39	0.58	0.31	38	0.99	0.72	41
40-44	0.97	0.48	36	0.47	0.23	12
45-49	1.14	0.28	20	1.02	0.17	12
50 & Over	2.10	0.15	14	*	*	*
Total All Ages	0.75	0.49	236	0.92	0.74	196

	AIR FORCE			MARINE CORPS		
	Annual Death Rate Per 1,000			Annual Death Rate Per 1,000		
Age Group	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	*	*	*	*	*	*
20-24	1.24	1.14	39	*	*	*
25-29	0.90	0.82	71	2.40	2.14	46
30-34	0.77	0.68	57	1.37	1.37	19
35-39	0.69	0.52	48	*	*	*
40-44	0.74	0.34	33	*	*	*
45-49	1.38	0.42	23	*	*	*
50 & Over	1.75	0.48	11	*	*	*
Total All Ages	0.88	0.66	282	1.51	1.29	91

**10 or fewer deaths.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Officers and Warrant Officers on Active Duty

Exposure Period: 3-Calendar Years 1982-1984

(All Exposure and Deaths for Post-Separation Period Excluded)

TOTAL ALL SERVICES

Age Group	Annual Death Rate Per 1,000 Total	Accidental	Deaths
17-19	*	*	*
20-24	1.05	0.98	103
25-29	1.01	0.92	239
30-34	0.70	0.61	146
35-39	0.73	0.50	137
40-44	0.75	0.37	84
45-49	1.29	0.33	62
50 & Over	1.78	0.31	34
Total All Ages	0.89	0.66	805

**10 or fewer deaths.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Enlisted Personnel on Active Duty

Exposure Period: 3- Calendar Years 1982-1984

(All Exposure Deaths for Post-Separation Period Excluded)

	ARMY			NAVY		
	Annual Death Rate Per 1,000			Annual Death Rate Per 1,000		
Age Group	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	1.02	0.86	297	0.97	0.82	184
20-24	1.04	0.90	912	1.13	0.97	765
25-29	1.01	0.80	438	0.88	0.70	267
30-34	0.85	0.62	201	0.78	0.52	134
35-39	1.23	0.61	179	0.94	0.49	110
40-44	1.90	0.61	105	1.54	0.50	68
45-49	2.55	0.48	37	2.07	0.66	25
50 & Over	7.87	2.36	20	4.41	0.00	12
Total All Ages	1.07	0.81	2,189	1.03	0.79	1,565

	AIR FORCE			MARINE CORPS		
	Annual Death Rate Per 1,000			Annual Death Rate Per 1,000		
Age Group	Total	Accidental	No. of Deaths	Total	Accidental	No. of Deaths
17-19	0.81	0.69	107	1.39	1.27	156
20-24	0.79	0.72	484	1.76	1.64	490
25-29	0.65	0.52	205	1.56	1.39	134
30-34	0.62	0.46	128	1.22	1.03	44
35-39	0.79	0.38	120	0.89	0.63	17
40-44	1.27	0.37	73	2.12	0.46	14
45-49	1.19	0.37	16	*	*	*
50 & Over	*	*	*	*	*	*
Total All Ages	0.77	0.59	1,141	1.60	1.43	867

**10 or fewer deaths.*

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SGLI MORTALITY EXPERIENCE

Group Covered: Enlisted Personnel on Active Duty

Exposure Period: 3-Calendar Years 1982-1984

(All Exposure and Deaths for Post-Separation Period Excluded)

TOTAL ALL SERVICES

Age Group	Annual Death Rate Per 1,000		No. of Deaths
	Total	Accidental	
17-19	1.03	0.88	744
20-24	1.09	0.96	2,651
25-29	0.92	0.74	1,044
30-34	0.78	0.57	507
35-39	0.98	0.50	426
40-44	1.59	0.49	260
45-49	2.06	0.54	87
50 & Over	5.63	1.57	43
Total All Ages	1.03	0.81	5,762

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SGLI MORTALITY EXPERIENCE •

Annual Death Rates per 1,000
By Individual Calendar Years

120-DAY POST-SEPARATION EXPERIENCE ONLY

Calendar Year	Years of Exposure	Death Rate	No. of Deaths
1966 . . .	168,602	3.39	571
1967 . . .	210,833	3.21	676
1968 . . .	298,778	3.05	910
1969 . . .	311,399	2.92	908
1970 . . .	336,022	2.93	986
1971 . . .	330,168	2.68	884
1972 . . .	247,459	3.39	840
1973 . . .	196,779	3.41	671
1974 . . .	191,673	3.00	575
1975 . . .	177,632	3.46	615
1976 . . .	174,817	2.93	513
1977 . . .	185,087	2.73	505
1978 . . .	162,333	2.26	367
1979 . . .	175,018	2.09	365
1980 . . .	171,196	2.00	342
1981 . . .	157,935	2.01	317
1982 . . .	151,547	2.14	325
1983 . . .	148,577	1.99	295
1984 . . .	144,873	2.26	327
Total Last 3 Years	**444,997**	**2.13**	**947**

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SGLI MORTALITY EXPERIENCE

Annual Death Rates per 1,000
By Individual Calendar Years

COMBINED ACTIVE DUTY NON-VIETNAM AND 120-DAY POST-SEPARATION EXPERIENCE

Calendar Year	Years of Exposure	Death Rate	No. of Deaths
1966 . . .	3,011,340	1.60	4,818
1967 . . .	3,210,489	1.63	5,225
1968 . . .	3,240,587	1.80	5,844
1969 . . .	3,260,807	1.76	5,752
1970 . . .	3,058,992	1.72	5,270
1971 . . .	2,859,509	1.69	4,836
1972 . . .	2,619,312	1.69	4,433
1973 . . .	2,541,949	1.59	4,032
1974 . . .	2,424,075	1.43	3,476
1975 . . .	2,341,203	1.49	3,496
1976 . . .	2,314,773	1.30	3,012
1977 . . .	2,325,999	1.33	3,105
1978 . . .	2,273,570	1.28	2,900
1979 . . .	2,256,268	1.23	2,769
1980 . . .	2,274,853	1.21	2,753
1981 . . .	2,282,545	1.19	2,711
1982 . . .	2,326,589	1.13	2,628
1983 . . .	2,364,096	1.14	2,686
1984 . . .	2,400,062	0.96	2,316
Total Last 3 Years	7,090,747	1.08	7,630

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SGLI MORTALITY EXPERIENCE

Annual Death Rates per 1,000
By Individual Calendar Years

ACTIVE DUTY NON-VIETNAM EXPERIENCE ONLY

Calendar Year	Years of Exposure	Death Rate	No. of Deaths
1966 . . .	2,842,738	1.49	4,247
1967 . . .	2,999,656	1.52	4,549
1968 . . .	2,941,809	1.68	4,934
1969 . . .	2,949,408	1.64	4,844
1970 . . .	2,722,970	1.57	4,282
1971 . . .	2,529,341	1.56	3,952
1972 . . .	2,371,853	1.51	3,593
1973 . . .	2,345,170	1.43	3,361
1974 . . .	2,232,402	1.30	2,901
1975 . . .	2,163,571	1.33	2,881
1976 . . .	2,139,956	1.17	2,499
1977 . . .	2,140,912	1.21	2,600
1978 . . .	2,111,237	1.20	2,533
1979 . . .	2,081,250	1.16	2,404
1980 . . .	2,103,657	1.15	2,411
1981 . . .	2,124,610	1.13	2,394
1982 . . .	2,175,042	1.06	2,303
1983 . . .	2,215,519	1.08	2,391
1984 . . .	2,255,189	0.88	1,989
Total Last 3 Years	6,645,750	1.01	6,683

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